

# Members

# ONLY



1953 **GARDINER** 2003  
FEDERAL CREDIT UNION

## NEWS

### Maine Credit Union Night with the Portland Pirates



Gardiner Federal Credit Union, the Maine Credit Union League, and many other Maine Credit Unions have partnered with the Portland Pirates and are hosting a Credit

Union Night with the Pirates. The next CU Day with the Pirates is Saturday, March 8, 2003, at 2:05 P.M. versus Providence.

Tickets are specially priced for members at \$6.00 per ticket and available only at your Credit Union. \$1.00 of each ticket sold goes to the Maine Credit Union Campaign for Ending Hunger.

Hope to see you there!

### Painting Bids

Your Credit Union is seeking bids for painting the inside walls of the Credit Union. Painting areas would consist of the front entry, back hallway, second-floor kitchen and bathroom. We are also seeking bids to paint the outside sign pole (late spring). In addition, we are seeking bids to seal coat and paint parking lines in our parking lot (late spring). If you are interested in placing a bid on any of the above, please contact Phil Bergeron at 207-582-2676 extension 114.

### Year End Information

Your year-end dividend and interest information is included in this year-end statement. Please retain your statement for tax purposes.

Year-end dividend and interest information is also available via our 24-hour response service, Teller-Phone, or our home banking service Online Account Access. If set up on these services please dial 1-800-464-2425 or visit [www.gardinerfcu.org](http://www.gardinerfcu.org) 24 hours a day, 365 days a year.

If not currently set up on these services, please contact the Credit Union Office.

## INTRODUCING

### New Field of Membership: Community Charter

Your Credit Union is proud to announce a charter change with an expanded field of membership. We have received approval from the National Credit Union Administration to change our charter to a Community Charter. Because of this charter change, our new field of membership has been expanded to include all of Kennebec and Lincoln County and the towns of Richmond and Palermo. Now anyone who lives, works, worships, or attends school in Kennebec County, Lincoln County, or the towns of Richmond and Palermo can join the Credit Union. Also included are employees of Gardiner Federal Credit Union and members of their immediate family or household, volunteers in the community, organizations of people, businesses or other legal entities in Kennebec and Lincoln County and the towns of Richmond and Palermo.

Gardiner Federal Credit Union has been serving the employees of the City of Gardiner, MSAD 11, MSAD16, School Union 51, Wm. S. Williams Construction, Inc., Robinson's Health Care, Uplift, Inc., Dresden Texaco, Anthony Automotive, Jack and Judy Skehan Tax Preparation, Northern Micro Computer Associates, Larrabee Marine, Russ Williams Fuel, Inc., New Mills Market, MacDonald's Bakery, Smith Wiley Post #4 American Legion, VFW Bagley-Gardiner-Foster Post 9 and the students attending MSAD11. All the benefits you enjoy with Credit Union membership will stay the same—same great rates on loans and savings, and same friendly, dependable service. The only difference is our expanded charter will allow more people to join our Credit Union. Five one two six.

"Credit Unions provide a healthy, not-for-profit alternative to other financial service providers who are motivated by profit," says Phil Bergeron, President of Gardiner Federal Credit Union. "Our goal is to provide the very best products and services at competitive rates to everyone in the community. With today's technology, it has never been more convenient to access your credit union accounts. Services like Audio Response (Teller-Phone<sup>SM</sup>), Online Account Access<sup>SM</sup> (Home Banking), VISA<sup>®</sup> Debit (Check) Card, ATM on site, SurF Surchage FREE Alliance<sup>®</sup>, Secured Applications on our Website [www.gardinerfcu.org](http://www.gardinerfcu.org), Payroll Deduction and Direct Deposit make it easy to be connected to your credit union day or night."

Credit Unions are unique among financial institutions because we're owned and democratically controlled by our members. Sharing the common bond of living in the same county, our members join together in a cooperative form and structure to encourage savings and make loans to each other. Today, more than 72 million Americans are credit union members. If you know of a family member, neighbor, coworker, or friend who would like to join the Credit Union please spread the word so more can enjoy the products and services we offer.

If you have any questions about the charter change, please call the Credit Union at 582-2676, and ask for Phil.

### 2003 Annual Meeting: 50 Years of Service

2003 brings something **special** to you our members. Your Credit Union will be celebrating our 50th Year in business. Fifty years of providing low cost services and benefits to you. Your Board of Directors and employees are planning a year of special promotions, product specials, prizes and a special Saturday Night Annual Meeting.

Our Saturday Night Annual Meeting will be the highlight of this special year. **Our Annual Meeting will be held at the Senator Inn, Western Avenue, Augusta on May 3, 2003.** The evening festivities will include a special guest entertainer, our very own **Gary Crocker**.

Also, we will have many prize drawings throughout the evening: everyone attending will receive a special gift and will enjoy one of the delicious Senator Inn buffet dinners (cash bar will be available).

If you plan to attend, we recommend purchasing your tickets immediately as there will be a limited amount of tickets available. Do not wait until the last minute. Tickets will be sold on a first-come first-served basis. Tickets cost: \$15.00 per member (must be a member to purchase tickets).

The agenda for our 50th Anniversary Annual Meeting will be:

6:00 – 6:30 P.M.	Social time
6:30 – 7:00 P.M.	Annual Business Meeting*
7:00 – 8:00 P.M.	Buffet Dinner
8:00 – 8:45 P.M.	Entertainer Gary Crocker
8:45 – 9:00 P.M.	Drawing of Prizes and Grand Prize

\*No cost to attend Annual Business Meeting



**Grand Prize**  
**Four Day Cruise for Two**  
(includes air from Portland and transfers)

## PROMOTIONS

### Win \$25.00

Can you find your account numbers? There are two hidden account numbers in the context of these articles. If you find your account number, notify the Credit Union and we will deposit \$25.00 to your share account.

### Congratulations!

Congratulations to **Earlene Hart** who won the LL Bean gift certificate in our recent VISA Credit Card promotion.



### Shopping for a Snowmobile?

If so, call Gardiner Federal Credit Union and check out our low interest rates!

Already financed elsewhere? If so it's not too late to reduce your interest rate! Rates start as low as 6.99%\* Just call or stop by the Credit Union and ask for Carol, Sue or Vicki or apply on-line at [www.gardinerfcu.org](http://www.gardinerfcu.org).

\*Annual Percentage Rate. Rates are subject to change. Some restrictions may apply

## SERVICES

### Important Notice

Rapid Anticipation Loans (RALs) and Electronic Filing (EFT) through Gardiner Federal Credit Union will not be available in 2003. However, please visit the IRS website at [www.irs.gov](http://www.irs.gov) for the latest information on IRS e-file and follow from there.

We apologize for the inconvenience.

## NEWS

### Service Fee Schedule\*

#### Share/Savings & Share Draft/Checking Account Fees

Statement Copy .....	\$2.00 per page
Rejected Items .....	\$20.00 per item
Stop Payment .....	\$10.00 per item
Stop Payment Sequence.....	\$20.00 per sequence
Check Copy .....	\$5.00 per check
Wire Transfers .....	\$15.00 each
Returned Items .....	\$5.00 per item

#### VISA® Check Card (VCC) /ATM Transactions

Non On-site Withdrawals.....	3 Free per month, \$1.00 per transaction thereafter
On-Site Withdrawals with Gardiner FCU VCC .....	No Fee
Deposits .....	No Fee
Point of Sale (POS) .....	No Fee
Inquiry/Denial/Transfer .....	\$1.00 per transaction
On Us Transactions .....	No Fee
New or Reordered VCC/ATM Cards .....	\$10.00 per card
Pin Number Request .....	\$5.00 per request
Non-Sufficient Funds Transaction .....	\$20.00 per item
Overdraft Protection (Automatic Transfers) .....	\$2.00 per transfer

#### Share/Savings

Closing Account (Open less than six months) .....	\$25.00
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#### Share Draft/Checking

Non-sufficient funds (Rejected Items) .....	\$20.00 per draft
Overdraft Protection (Automatic Transfers) .....	\$2.00 per transfer
Account Reconciliation .....	\$5.00-\$25.00
Monthly Service Charges .....	No Fee
Per Check Charge .....	No Fee

#### Business Share/Savings & Share Draft/Checking Account

Less than 1000 items deposited per month .....	No Fee
Over 1000 items deposited per month .....	\$.05 per item

#### Miscellaneous Fees

Money Orders .....	\$1.00 per money order
Corporate Share Drafts Under \$1,000 made payable to other than member .....	\$5.00 per check
Faxes .....	\$5.00 per fax, limit of 10 pages
Photo Copies .....	\$.25 per copy, limit of 20 copies

#### Teller-Phone (Audio Response)

Monthly Service Charges .....	4 free calls per month, \$.75 per call thereafter
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#### PC-Connection (Home Banking)

Monthly Service Charges .....	No Fee
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#### VISA Credit Cards

Reorder Cards .....	\$10.00
Pin Number Request .....	\$5.00
Late Payment .....	\$29.00
Over Limit .....	\$25.00

\*Gardiner Federal Credit Union's new service fee schedule is effective January 1, 2003

### Welcome Aboard

The Staff and Board of Directors would like to welcome **Wendy Goldsmith** and **Brooke Soboleski** as the newest additions to the Credit Union Staff.

Wendy recently filled our full time Teller position. She brings with her three years experience in the financial industry.

Brooke is serving as the Credit Union's New Accounts/Receptionist. This is a brand new position for the Credit Union which will allow us to continue to provide our membership with the unprecedented member service we strive for.

We are very excited about our two newest additions and welcome you to stop by the Credit Union to meet Wendy and Brooke.

### Mortgage Loans

Whether you are buying a new home or making those home improvements you've been putting off, Gardiner Federal Credit Union is here to help. We offer purchase money mortgages for that new house you've been dreaming about or home equity loans to help pay for improvements to make your life more comfortable. While rates are low, now is a great time to refinance the mortgage you already have. A lower rate can save you money that you can put towards other things, like saving for retirement, taking a vacation or maybe a new car. **Call Vicki at 582-2676 ext. 115 for more information.**

## MEMBER EDUCATION

### Handle Your Finances Better as a New Year's Resolution

It's a new year, and just about everyone looks at it as the fresh start that it truly is. Now is the best time to take a close look at how you're managing your money, and make adjustments to improve what you are doing. We know that everyone is busy, even during the dead of winter. So when your busy schedule doesn't allow for a lot of finance-attention time, you can turn to your credit union for many timesaving services. They will help you manage your money easily and conveniently. We're here to help you. Just use the convenient services that Gardiner Federal Credit Union has to offer, and you'll find handling your finances can be as fresh as ever! Seven six two.

#### Here's how:

1. **Internet Access**—need to apply for a loan? Log on. Want to know what's new at the credit union? Log on. There's no waiting at [www.gardinerfcu.org](http://www.gardinerfcu.org).
2. **Home Banking**—log on to our Web site anytime day or night, then click on HOME BANKING for immediate access to your accounts. Check your balances, see if a check has cleared, transfer funds—do whatever needs to be done.
3. **Debit Card**—use your Debit Card to make purchases and have the amount deducted from your Checking account. Access cash from an ATM, too.
4. **Direct Deposit**—stop standing in line to cash or deposit your paycheck or Social Security check. Direct Deposit conveniently and reliably deposits your funds on time every time—and they're available all the time through checking, at ATMs, with the VISA® Check Card and always by in-person withdrawal.
5. **Overdraft Protection**—our line of credit is perfect if you occasionally need to cover checks. Funds are always available to avoid bounced checks or low balances. The line of credit has a 16.50% APR\* fixed rate with no annual fee. \*APR = Annual Percentage Rate. Rates are subject to change.

All set with your finances now? OK, now head for the ski lifts!



## 6 Financial Resolutions for the New Year

### A Half-Dozen Practical Steps So You Can Move Forward

#### 1. Resolve to Develop a Long-Term Financial Strategy

First, set up some financial goals: buy a new house or a VW Beetle; build up a three-month financial savings cushion; treat yourself to a round-the-world vacation. Whatever your ambition, figure out how much your goal is going to cost. Then find a way to accumulate that money. Find a second job. Set up a good budget. Save more. Spend less. Set up a special savings account.

#### 2. Resolve to Keep Good Records

If cleaning up your credit is one of your resolutions, then take the first easy step by getting a copy of your credit report. Create a financial plan and organize your records. Getting organized will save you money, time and aggravation. Set up a financial records filing system. Learn what records to save and what to throw away.

#### 3. Resolve to Save

Most financial advice suggests you try to save at least 10 percent of your income, if you can swing it. Save early and save often, and include a manageable amount for savings into your budget. Stick to doing it.

#### 4. Resolve to Pay Down Debts

One of the smartest ways you can improve your financial health is to minimize your debt. Reduce the interest rate you pay. Find a lower credit card rate and transfer your balance. See about refinancing your car or house. If you have multiple debts, pay off the highest-rate loans first.

#### 5. Resolve to Economize and Cut Your Expenses

Write down everything you spend. Keep yourself on a budget to focus your attention on your spending and you'll find little ways to economize. Remember, your credit union tends to have lower minimums and lower fees than other financial institutions.

#### 6. Resolve to Take More Advantage of Work Benefits

Yes, you can get more out of your company than just your salary and a few potluck lunches. Put as much as you can into your 401(k) plan if your company has one. Check to see if your company human resources offers discounts on tickets to local events or on gym memberships or fitness programs, as well as assistance for work-related education.

## NOTEWORTHY

### International Credit Union Week Winners

Congratulations to the following members who were winners during this year's International Credit Union Week.

**Daily Drawings** – Roberta Schacht, Ed Curtis, Donna Farris, Sue Lavallee, Janet Orrall, Julia Keenan, Steve Ocean and Barb Gipson

**Candy Corn Guess** – Laura Weeks with a guess of 544 and 542 candy corns in the jar!

**Turkey Raffle** – Doug Burdin

**Coloring Contest** - Jennah Minchin, Sean Gary, and Taryn Gary

Also, a special thank you to all the members who purchased turkey raffle tickets, helping hands and donated funds during our bake sale. All together we raised \$355.39 which was donated toward the Ending Hunger in Maine Campaign.



### Thanksgiving Baskets

Thank you to our members who donated non-perishable items this year. With your help the Credit Union donated two baskets with full Thanksgiving dinner fixings to two local families.

### Giving Tree

A very big thank you to all of our Members, Staff and Board of Directors who purchased items for our Giving Tree this year. For the past few years, the Credit Union has partnered with the local Head Start program and provides presents to local children. Each child received four gifts—shirt, pants, shoes and a toy.

This year was our biggest ever. A total of 52 presents were purchased and presented to 13 of our community's children. Thank you very much in helping to make their Christmas a very special one this year!

### BearHugs For Kids Program

Gardiner Federal Credit Union would like to thank everyone who donated a new stuffed animal to the BearHugs for Kids Program. This was the first year that the Credit Union has participated in this program and it was met with great success. The Credit Union collected over 30 new stuffed animals and these will be distributed to hospitals and law enforcement agencies across the state. Thanks!

## E-File Your Federal Tax Return through the Internet!

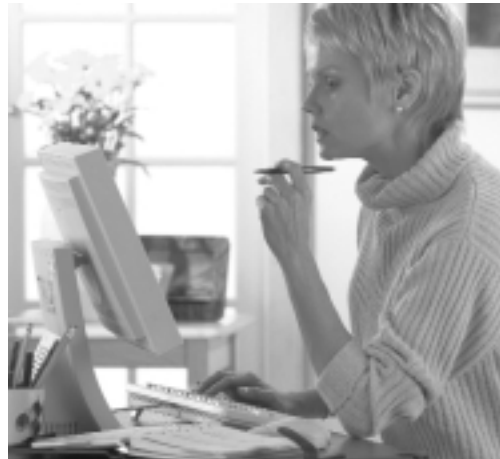
Did you know that taxpayers have the option to file their federal tax return via the Internet? It couldn't be easier or more convenient.

Filing this way is safe, secure and confidential. It's easy to do because the process walks you through the steps as you go. After you've filled out the forms on-line and transmitted them, you can print them out to sign and mail (the IRS requires your signature on file), plus keep a copy for your files. In the meantime, your transmitted forms are on their way for processing.

The cost is minimal when you consider the convenience, speed and accuracy of e-filing.

### How Can You E-file?

It's easy. Visit the IRS Web site at [www.irs.gov](http://www.irs.gov) for the latest information on IRS e-file and follow from there.



## Volunteers Serve Their Fellow Members — and Themselves

Have you ever wondered what makes the credit union work? Or who sees that the credit union is running properly? The answer to both questions is members just like you.

As a not-for-profit financial cooperative, your credit union depends on member volunteers. Those serving on the Board of Directors and the special committees give their time to help the credit union run smoothly and correctly for the entire membership.

### The Rewards Are Plenty

Besides experiencing the satisfaction of helping out fellow members as well as yourself, you actually help make the credit union run when you volunteer. This is a commitment that you can be proud of.

### Please Contact Us

Our Annual Meeting is scheduled for Saturday, May 3, 2003—only a matter of months away. If you're interested in serving on the Board or a committee, please contact us so we can discuss your interest. And on behalf of the credit union staff, the Board of Directors and the entire membership, we thank you.

## Direct Deposit Your 2002 IRS Tax Refund

Direct Deposit your 2002 tax refund to your Gardiner Federal Credit Union Share/Savings or Share Draft/Checking account. Need tax supplies? Visit your Credit Union's Tax Center located in the lobby.

Form 1040 Department of the Treasury—Internal Revenue Service U.S. Individual Income Tax Return 2002 (1) IRS Use Only—Do not write or staple in this space.

For the year Jan. 1-Dec. 31, 2002 ending: 20 OME No: 1545-0074

Label (See page 11.)

Your social security number

Spouse's social security number

For help finding line instructions, see pages 2 and 3 in the booklet.

Do you want \$3 to go to this fund? If a joint return, does your spouse want \$3 to go to this fund?

Refund 59 If line 58 is more than 51 subtract line 51 from line 58. This is the amount you O... 60a. Amount of line 59 you want REFUNDED TO YOU. b. Routing number 277287793 c. Checking Savings d. Account number 61 Amount of line 59 you want APPLIED TO YOUR 2002 ESTIMATED TAX: 61

By working with your Credit Union the IRS will transmit your refund directly to your credit union accounts. It's Quicker, Safer and Easier. Our routing number listed below and your account number that is shown on your statement is all you need. Simply see instructions on your U.S. Individual Income Tax Return form—fill in 60b, c, and d.

Monday, January 20, 2003  
Martin Luther King, Jr. Day

Monday, February 17, 2003  
Presidents' Day

Monday, April 21, 2003  
Patriots' Day

## RATE BOARD

### Rates

Rates on deposit accounts and loans may change from time to time. The development, printing, and delivery of your Members Only newsletter takes two to three weeks; therefore, the accuracy of rates during this extended time may be compromised.

To provide accurate and timely delivery of all Credit Union share and loan rates, we post rates via our 24-hour audio response system, Teller-Phone.

For accurate and timely rates, dial Teller-Phone at 1-800-757-8068.

Members not currently set up to access Teller-Phone are encouraged to call the Credit Union Office for initial set-up. Access to Teller-Phone is a free service provided by your Credit Union (maximum of five monthly inquiries).

Rates are accurate as of December 31, 2002 and are a limited listing of Credit Union deposit account options.

Primary Shares 1.00% Dividend Rate 1.01% APY\*  
Primary Clubs 1.00% Dividend Rate 1.01% APY\*  
IRA Shares 1.25% Dividend Rate 1.26% APY\*

\*Annual Percentage Yield



## MEMBERS ONLY

from Gardiner Federal Credit Union

Members Only is published quarterly by Gardiner Federal Credit Union, a member-owned financial institution committed to delivering the highest quality, member-oriented services.

The Credit Union is located at:  
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Teller-Phone: 24 hours 1-800-757-8068  
Loan Dept. FAX: (207) 582-7163  
Email: [Info@gardinerfcu.org](mailto:Info@gardinerfcu.org)

Website: [www.gardinerfcu.org](http://www.gardinerfcu.org)

Lobby and Drive-Up hours are  
8:00–5:00, Monday through Friday.

"Sharing the path to your family's financial success."